

Skybridge Portfolios Pty Ltd

Financial Services Guide

Version 3.33 dated 14 August 2024



Financial Services Guide

This Financial Services Guide (FSG) contains important information about:

- Who is Skybridge Portfolios Pty Ltd
- How we can be contacted
- The services we offer you
- How we are remunerated
- Details of any potential conflicts of interest
- Our internal and external dispute resolution procedures and how you can access them
- How we collect and use your personal information.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document.

Our advice will be provided to you in a written Statement of Advice (SOA), which will inform you of:

- the advice we are providing to you and why it is appropriate to your financial objectives
- our fees and any commissions or brokerage
- any associations we have with Financial Product Issuers or other parties that may have influenced the advice we have given you

On an ongoing basis a Record of Advice (ROA) will be provided instead of an SOA where there has been no significant changes in your personal circumstances, or the basis of advice has not significantly changed since the last SOA was provided to you.

In some instances we may provide the advice to you orally. In this case we will record the details in an ROA and keep this for seven (7) years after providing the advice to you. You can request a copy of that Record from your adviser.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement (PDS) containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

If you choose to use our services, you may also receive from us a SOA and/or a ROA. You have the right to request any of these documents from us.

If we recommend a particular product, we will provide you with specific information in relation to it. This will be contained within a PDS. Together these documents will allow you to make an informed decision about our recommendations.

Not Independent

Skybridge Portfolios Pty Ltd receives commission payments on Life Insurance Products. This allows us to advise and place your insurance without charging you, the client, directly but rather receiving remuneration from product issuers. This commission does not increase the cost of your insurance premiums and the commissions paid are the same for every provider we use. But receiving these commissions means we are not allowed to use the words Independent, Impartial or Unbiased when describing our business. For more information on this please ask your adviser.



Who is Skybridge Portfolios Pty Ltd?

Skybridge Portfolios Pty Ltd (ABN 47149093069) is a wholly owned company of Skybridge Financial Pty Ltd (ACN 124398385) and is permitted to use the trading name “Skybridge Financial” through way of a joint venture named “The Skybridge Financial Group”.

Skybridge Portfolios Pty Ltd provides financial services through its Australian Financial Services Licence (AFSL) Number 407092.

Skybridge Portfolios Pty Ltd is located at 129-135 Otho Street, Inverell NSW 2360. The mailing address is PO Box 556, Inverell NSW 2360 and are contactable on the phone number 0267222055.

Subject to your individual needs and circumstances, we can provide you with planning and advice on;

- Wealth Creation
- Investment
- Superannuation – Including Self Managed Superannuation Funds (SMSF)
- Corporate Superannuation
- Redundancy
- Retirement
- Estate planning and Family Wealth
- Tax Minimisation
- Risk Management and Insurance

We also provide referrals to further professional services, Skybridge or external providers that can assist with other aspects of your overall situation that may be inter-related to the advice we provide, including;

- Accountants for taxation advice
- Business Consulting for assistance with business ownership, structure, financing and development matters
- Solicitors for Estate Planning advice and other legal matters

Skybridge Portfolios Pty Ltd has in place Professional Indemnity Insurance that is required by the Corporations Act, specifically Section 912B. Skybridge has in place \$2.5 Million Dollars per individual claim and \$5 Million in aggregate.

Before You Receive Our Advice

Frequently Asked Questions	Skybridge's Answers
Contacting Skybridge Portfolios and who will be providing the financial advice to me?	“Skybridge Financial” Financial Advisers are listed Representatives of Skybridge Portfolios Pty Ltd.
	ABN: 47 149 093 069
	AFSL No: 407092
	TASA: 24830867
	Address: 129-135 Otho Street, Inverell, NSW 2360
	Tel No: 02 6722 2055
	Fax No: 02 6722 4996
	Email: portfolios@skybridgefinancial.com.au
Website: skybridgefinancial.com.au	



<p><i>Who are our Advisers ?</i></p>	<p>Jason Birch (001001834) is the Sole Director of Skybridge Portfolios Pty Ltd.</p> <p>Jason has been providing financial & accounting advice since 1990 and expanded into financial planning in 2005 following the completion of his Diploma of Financial Services (Financial Planning). Jason has also completed specialist courses in Superannuation & Self Managed Super Funds and Margin Lending & Geared Investments.</p> <p>Jason is a Chartered Accountant with the Institute of Chartered Accountants having completed his Bachelor of Commerce (Accounting) in 1995.</p> <p>Christopher Michael Wright (001263827) is a qualified Financial Adviser who joined the Skybridge team as an Assistant Advisor in 2015, having previously worked in the accounting department as part of the BAS team.</p> <p>Chris has completed the Master of Financial Planning, Graduate Diploma of Financial Planning, Diploma of Financial Services (Financial Planning), Advanced Diploma of Financial Services (Financial Planning) as well as specialist courses in Self-Managed Superannuation Funds, Margin Lending & Geared Investments, Commercial Law and is also an Accredited Listed Product Adviser.</p> <p>Chris is an Accredited SMSF Specialist Advisor (SSA) with the SMSF Association as well as a registered Qualified Tax Relevant Provider with ASIC and is able to provide tax (financial) advice services</p> <p>Paul Tarasenko (000245249) is a qualified Financial Adviser who joined the Skybridge team in 2021 having been providing financial planning advice since 2000.</p> <p>Paul is a Certified Financial Planner and has completed a Diploma in Financial Planning with Deakin University and a Diploma in Financial Markets with Securities Institute of Australia, as well as specialist courses in Self-Managed Superannuation Funds, Estate Planning, Listed Securities and Margin Lending.</p> <p>Paul is a registered Qualified Tax Relevant Provider with ASIC and is able to provide tax (financial) advice services.</p> <p>Julie Dougherty (000298201) is a qualified Financial Adviser who joined the Skybridge team in 2021 having been providing financial planning advice since 2007.</p> <p>Julie has completed a Diploma in Law, a Diploma in Financial Planning and an Advanced Diploma in Management, as well as specialist courses in Self-Managed Superannuation Funds and Listed Securities.</p> <p>Julie is a registered Qualified Tax Relevant Provider with ASIC and is able to provide tax (financial) advice services.</p> <p>Naomi Thompson (001003991) is a qualified Financial Adviser and joined the Skybridge team as a Financial Planner in 2022.</p>
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	<p>Naomi previously worked as a financial planner in the banking industry since 2007 and has worked in the financial services industry since 1997.</p> <p>Naomi is a Certified Financial Planner (CFP) and is a member of Financial Advice Association of Australia</p> <p>Naomi has completed the Diploma of Financial Planning and Graduate Diploma of Financial Planning.</p> <p>Naomi is a registered Qualified Tax Relevant Provider with ASIC and is able to provide tax (financial) advice services.</p> <p>Mark Carroll (000242759) is a qualified Financial Adviser who joined the Skybridge team in 2022 after operating his own Financial Planning business for the last 20 years. Originally starting in the industry in 1998.</p> <p>Mark completed his Diploma of Financial Services (Financial Planning) in 2006, along with his Certified Financial Planner (CFP) in 2007.</p> <p>Mark specialises in Investment Portfolio Construction for Retirees.</p> <p>Mark is a registered Qualified Tax Relevant Provider with ASIC and is able to provide tax (financial) advice services.</p> <p>Raymond Gale (001002839) is a qualified Financial Adviser and has been providing financial planning advice since 2008 and joined the Skybridge team in July 2022 following the merge of his business.</p> <p>Ray enjoys building long lasting relationships with his clients assisting them to achieve their goals and setting them on a path to financial security.</p> <p>Ray is a member of the Financial Advice Association of Australia as well as a registered Qualified Tax Relevant Provider with ASIC and is able to provide tax (financial) advice services.</p> <p>Sean Browning (001004774) is a qualified Financial Adviser and Justice of the Peace, who has been providing financial planning advice since 2006 and joined the Skybridge team in March 2023.</p> <p>Sean's financial planning career spans working with the major banks as well as specialist boutique financial planning firms over the past 17.</p> <p>Sean is a specialist in retirement planning including centrelink strategies, superannuation including SMSF, investments, wealth creation, and wealth protection.</p> <p>Sean concentrates on the person behind the investment and can customise a strategy and investment to suit your lifestyle using his many years of experience.</p> <p>Sean is a member of the Member of the Financial Advice Association of Australia as well as a is a registered Qualified Tax Relevant Provider with ASIC and is able to provide tax (financial) advice services.</p>
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	<p>Bryce Collins (00260769) is a qualified Financial Adviser who joined the Skybridge team in 2023 after operating his own Financial Planning business since 2007 and originally starting in the financial services industry in 1999.</p> <p>Bryce is a Certified Financial Planner™ and has completed a Diploma of Financial Planning and also holds a Bachelor of Business degree.</p> <p>Bryce's qualifications, coupled with his experience, see him well placed to be able to offer his clients meaningful advice that aims to help them achieve their financial goals and provide them with financial peace of mind.</p> <p>Bryce is a registered Qualified Tax Relevant Provider with ASIC and is able to provide tax (financial) advice services.</p> <p>Denis Heenan (00260768) is a Certified Financial Planner (CFP) and is a Member of the Financial Advice Association of Australia (FAAA). Denis has completed the Diploma of Financial Planning and Graduate Diploma of Financial Planning and has met all of the current education requirements.</p> <p>Denis has worked in the financial services industry since 1993 and as a financial planner since 2004. With these qualifications and experience, he is well qualified to help clients organise their finances now while also planning for their future.</p> <p>Denis is a registered Qualified Tax Relevant Provider with ASIC and is able to provide tax (financial) advice services.</p> <p>Christopher Parker (001310879) is a qualified Financial Adviser who joined the Skybridge team in September 2022 to start his professional year.</p> <p>Chris has completed a Bachelor of Commerce (Financial Planning).</p> <p>Chris comes to us with 23 years of retail experience where he has developed a client centred focus, ensuring your individual financial needs, your goals and objectives, along with your investments are tailored to meet your current lifestyle and your future needs.</p> <p>Chris is a registered Qualified Tax Relevant Provider with ASIC and is able to provide tax (financial) advice services.</p>
<p><i>What kinds of Financial Services and Products are you authorised to provide to me and what kinds of Products do those Services relate to?</i></p>	<p>Skybridge Portfolios Pty Ltd is authorised to offer you the following services:</p> <p>Provide financial product advice and deal in financial products by arranging the acquisition, disposal or alteration of a financial product.</p> <p>We can provide advice and deal in the following products:</p> <ul style="list-style-type: none"> · Deposit products (Cash and Term Deposits) · Debentures, stock and bonds issued by a government · Life Insurance risk products



	<ul style="list-style-type: none"> · Life Insurance investment products · Managed Investment Schemes (Unit Trusts) · Securities (Shares) · Superannuation · Retirement Savings Accounts · Standard Margin Lending Facilities <p>Internal databases are maintained detailing clients' investments that were recommended by Skybridge Portfolios Pty Ltd;</p> <p>For active review clients we send bi-annual portfolio reports and provide regular contact regarding corporate actions and other topical issues. A formal review meeting is offered on an annual, bi-annual or quarterly basis depending upon the clients needs.</p>
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<p><i>How will I pay for the service?</i></p> <p>Note: The fees quoted here are the maximum chargeable and are not specific to you. Fees specific to you will be discussed and itemised in your Statement Of Advice.</p>	<p><u>Initial Meeting Fee:</u></p> <p>Free of Charge.</p>
	<p><u>SOA Preparation/Initial Advice Fees:</u></p> <p>Maximum fees for SOA Preparation/Initial Advice Fees is \$20,000 and will depend on the complexity and time involved</p>
	<p><u>Strategy Advice:</u></p> <p>Where applicable advice is charged on a time spent basis up to \$330 per hour.</p>
	<p><u>Non-advisory – Transaction service:</u></p> <p>If you are not seeking advice but wish us to facilitate an investment transaction for you, this is subject to a fee up to \$330 per transaction excluding brokerage costs.</p>
	<p><u>Ongoing Advice Fee:</u></p> <p>Certain products and services recommended by Skybridge may require a higher level of ongoing management. To cover this cost an Adviser Service Fee may be charged. This fee can be up to 2% p.a. (subject to a minimum of \$550 pa). Depending on the value of your investment and any negotiations with the adviser. Where applicable our fees are collected via direct debit from your nominated bank account.</p> <p><i>Example:</i> On an investment of \$250,000 with an Adviser Service Fee of 1.5% pa you would pay \$3,750 pa for the service.</p>



<p><i>Do you receive remuneration, commission, fees or other benefits in relation to providing financial services to me, and how is it calculated?</i></p>	<p>Jason Birch receives a share of the profit derived from Skybridge Portfolios Pty Ltd.</p> <p>Christopher Wright, Paul Tarasenko, Julie Dougherty, Naomi Thompson, Mark Carroll, Raymond Gale, Sean Browning, Bryce Collins, Denis Heenan and Christopher Parker receive a fixed annual salary from the company.</p>
	<p>Certain product providers that are recommended may pay Skybridge an ongoing commission based on current account balances. This amount can vary from product provider and the amount of the investment. This can range from 0% to 1% of your account balance.</p> <p><i>Example:</i> On an investment of \$250,000 with an Adviser Service Fee of 1% p.a. you would pay \$2,500 pa for the service.</p>
	<p>Certain Life Insurance product providers that are recommended may pay Skybridge a commission based on the first year's premium amount. This commission amount can vary from product provider and the amount of the premium. This can range from 0% to 120% of your first year's premium.</p> <p><i>Example:</i> If your premium is \$500 and the insurer pays us 55% we will receive \$275pa.</p>
	<p>Certain Life Insurance product providers that are recommended may pay Skybridge an ongoing commission based on each year's premium amount. This commission amount can vary from product provider and the amount of the premium. This can range from 0% to 50% of your annual premium.</p> <p><i>Example:</i> If your premium is \$500 and the insurer pays us 10% we will receive \$50pa.</p>

<p><i>Do any relationships or associations exist which might influence you in providing me with financial services?</i></p>	<p>Skybridge Portfolios Pty Ltd, its advisors, or any related bodies do not have any relationships or associations with any product issuer that could be expected to influence the provision of financial services.</p>
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<p><i>What information should I provide to ensure I receive comprehensive and personalised advice?</i></p>	<p>We will complete a Client Data Form (Fact Find) document that will enable us to ascertain your overall financial position and objectives. In addition to this, any statements of assets and liabilities including investment holdings, loan details, superannuation statements, insurance policies etc. will further assist us in having as detailed an overview of your current financial position as possible. This may also help speed up the implementation of our recommendations should you choose to proceed.</p> <p>Current Australian Anti-Money Laundering legislation requires all new accounts to have identification checked. For this reason, Skybridge will request copies of Photo Identification, ABN Numbers or other details relating to any current entities and/or beneficial owners</p>
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When You Receive Our Advice

<p><i>Will you provide me with advice that is suitable to my financial needs and circumstances?</i></p>	<p>Skybridge Portfolios Pty Ltd will work with you to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you. This will ensure all recommendations are suited to your individual needs.</p> <p>You have the right not to divulge this information to us, if you do not wish to do so.</p> <p>In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.</p>
<p><i>What should I know about the risks of the financial products or strategies you recommend to me?</i></p>	<p>We will explain to you any significant risks of financial products and strategies which we recommend to you. These risks will also be explained in the written recommendations to you and the PDS of any recommended account.</p>
<p><i>What information do you maintain and can I examine my file?</i></p>	<p>We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.</p> <p>We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is enclosed for your information.</p> <p>If you wish to examine your file, we ask that you make a request in writing and allow up to fourteen (14) working days for the information to be forwarded.</p> <p>We may charge a fee to cover the cost of verifying the application and locating, retrieving, reviewing and copying any material requested. If the information sought is extensive, we will advise of the likely cost in advance and can help to refine your request if required.</p>
<p><i>Can I provide you with instructions and tell you how I wish to buy or sell my financial products?</i></p>	<p>Skybridge Portfolios Pty Ltd will act on your instruction to place or sell investments. Please note that if we advise that your instructions will not assist with your needs or objectives we may ask that you confirm you have instructed us to place or sell investments without our recommendation.</p>



If You Have Any Complaints

<p><i>What process can I take if I have a complaint about the provision of financial services to me?</i></p>	<p>Skybridge Portfolios Pty Ltd is a member of Australian Financial Complaints Authority (AFCA).</p> <p>If you have any complaint about the service provided to you, you should take the following steps:</p> <ul style="list-style-type: none"> • Contact us and tell us about your complaint. We will contact you within 24 hours or 1 business day. • If your complaint is not satisfactorily resolved within 30 days, please contact Skybridge Portfolios Pty Ltd on 02 67 22 2055 or put your complaint in writing and send it to PO Box 556, Inverell NSW 2360. • We will seek to resolve your complaint quickly and fairly. • We will provide you with an Internal Dispute Response letter informing you of the final outcome of your complaint which will outline the actions taken by Skybridge and our findings to fully resolve the complaint and if applicable the reasons why the complaint was rejected wholly or partially. • If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. <p>They can be contacted as follows:</p> <p style="text-align: center;">Phone: 1300 78 08 08 Online www.afca.org.au Email info@afca.org.au Postal: GPO Box 3 MELBOURNE VIC 3001</p> <ul style="list-style-type: none"> • This service is provided to you free of charge. <p>Furthermore, the Australian Securities and Investments Commission (ASIC) has a free of charge infoline on 1300 300 630, which you may use to obtain information about your rights and to make a complaint.</p>
<p><i>What “soft dollar” benefits does Skybridge Portfolios Pty Ltd receive?</i></p>	<p>Skybridge only attends meetings/seminars that have specific educational benefit. Attendance at any Seminars/meetings etc. are not based on any production quota with particular companies. Skybridge Portfolios Pty Ltd holds a “soft dollar” Benefit Register. You are invited to inspect this register in our office during our meetings. Alternatively, a current copy of benefits received can be supplied to you.</p>



Privacy Policy for Financial Advice

At Skybridge Portfolios Pty Ltd your right to privacy is always important to us. This document explains why we collect your personal information and how we may use or disclose that information. We collect information about you to provide financial advice and collect personal information such as name, age, contact details, income details, occupation, family and medical history (for insurances) and employment information. The full details of the types of personal information we collect can be found in the questions we ask and/or in the questionnaires we ask you to complete.

In some situations we may collect your personal information from a third party such as your medical practitioner or health professional (for insurances), accountant or employer. We will only do so with your consent.

If you do not provide information sought by Skybridge Portfolios Pty Ltd from time to time, it may affect our ability to provide you with, and administer our products or services. (eg. you are required by insurance law to disclose all relevant information to us when you apply for insurance. Please refer to your application form for further details of this duty, and the consequences of not complying with this duty).

We use your personal information to manage and administer all products and services we provide to you, including to assess and process your application for insurances and to investigate claims made against your insurance, provide you with information about other products or services that may be of benefit to you, and to ensure our internal business operations are running smoothly (which may include fulfilling regulatory and legal requirements and confidential system testing).

Depending on the type of product or service we provide to you, we may need to disclose your information to certain third parties. The types of organisations may need to disclose your personal information to (as necessary only);

- External service providers that provide financial, legal, administrative or other services in connection with the operation of our business (eg. our reinsurers, auditors, claims investigators, compliance consultants or ailing/archiving services for document mailing services and secure storage).
- Medical practitioners or health professional for the purpose of assessing your application or claim for insurance.
- Potential purchasers of this business.
- Government agencies (as part of our regulatory or statutory obligations).
- Where we collect your information from someone else or another entity (such as a superannuation fund or employer), then we may disclose your personal information to that person or entity.

Your health or medical information will only be disclosed (as necessary) to service providers or authorised personnel who are directly involved in the assessment or administration of your application or claim (for insurances).

Your personal information will not be used or disclosed for any purpose without your consent, except where required by law.

By completing an application form, personal statement, fact find or risk analysis questionnaire you consent to Skybridge collecting, using, disclosing and handling your personal information as set out in this document.

You can request access to the personal information we hold about you. You may ask us at any time to correct this information where you believe it is incorrect or out of date.

